3: Anonymous U-4 (no date) 1920 RH1 Caucasia RH1

453 *Volga-Kama Commercial Bank* (of Petrograd), at Armavir, Baku, Ekaterinodar, Grozni, and Tiflis, with sub-agencies at Elisavetopol, Erivan, Kutais, Maikop, and Novorossiisk; the *Russian Bank for Foreign Trade* (of Petrograd), at Armavir, Baku, Yeisk, Ekaterinodar, and Novorossiisk; the *Russian Commercial and Industrial Bank* (of Petrograd), at Armavir, Baku, Ekaterinodar, Novorossiisk, Petrovsk, and Stavropol; the *Banque de l'Union* (of Moscow), at Baku and Batum; and the *Banque Internationale de Commerce de Petrograd*, at Baku and Tiflis.

[452] The *Peasants' Land Bank*, a State institution, advances money on the security of their crops to peasants desirous of acquiring land. Loans are made either to village communes, to associations of peasants, or to individuals; 2,297 such loans were made between 1883 and 1914—1,463 to individuals, 782 to associations of peasants, and 52 to communes.

474 453 452 Of late years there has been a great increase in the number of co-operative banks—including credit societies (open and mutual), joint-stock mortgage institutions, and mutual mortgage institutions—and a less marked increase in the smaller communal loan and savings banks. There were 95 mutual mortgage institutions in 1912. In 1914 there were 633 open credit associations, with a total membership of 308,952, and a total grant of loans to the value of £2,047,071; and 217 associations of mutual credit and savings, with a membership of 105,358, and a total grant of loans to the value of £1,296,706. Kuban has by far the greater proportion of both kinds of credit association. Of the smaller communal loan and savings banks there were 106 in 1914, of which 102 were in Stavropol.

(E) GENERAL REMARKS

105 Caucasia as a whole is handicapped by the length and severity of its winters and the mountainous character of the country. Up to 1914 little had been done to relieve these natural disabilities by the provision of

21: Kolarz J-4 (no date) 1952 R1 Soviet Union R1
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Ca. 175 177 actions against the Turks. An Ossetin Major-General, K. Zankisov, fought in Poland against the insurgents of 1863–4 and he was by no means the only Ossetin Major-General of that epoch. Furthermore, an 'Ossetin Division' became famous in the course of the Russo-Turkish War in 1877–8, when General Skobelev described its 'chivalrous gallantry' as being 'above any praise'.[12]

Ca. 177 538 Russian cultural work among the Ossetins started much earlier than among other mountain peoples. The first book to appear in the Ossetin language was printed in Moscow in 1798; its object was to serve as a kind of introduction to the study of the Bible. A long period of fruitful association with the Russians and the general peaceful approach of the Ossetins towards Russian military and political rule made them more open to the acceptance of Russian preponderance. The Ossetins were, as a matter of fact, the only people of the Northern Caucasus to produce a great writer in the person of Kosta Khetagurov (1859-1906) who was half Russianized himself and wrote in both the Ossetin and Russian languages. The Soviet régime greatly popularized Khetagurov as a symbol of Russian-Ossetin synthesis, which he undoubtedly was. He had a complete Russian education, had studied at St. Petersburg and was strongly influenced by such progressive Russian writers as Herzen and Chernishevsky, which makes him particularly acceptable from the Soviet point of view.

Ca. 423 448 ●474 601 Until the Ossetins gave proof of their loyalty to Russia during the war the Soviet régime had had to overcome Ossetin resistance to both the establishment of collective farms and the suppression of tribal customs. During the period of the collectivization Ossetin peasants waged a sort of guerilla warfare against 'socialist property' and while outwardly accepting collectivization, tried to transform the Kolkhoz into an instrument of their respective clans. Ossetin chairmen of collective farms and officials of local Soviets seem to have acted on the principle 'I decide who is a kulak and an enemy of the State and who is not'. Thus, at least during its initial stage, collectivization in Ossetia became a downright farce. Persons belonging to a rival clan were rendered innocuous by being denounced as kulaks; real kulaks, on the other hand, were promoted to the rank of respectable Soviet citizens if they happened to belong to the clan dominating the local village council or the collective farm concerned.[13]

Ca. [725] 631 142 S.U. 563 634 All such 'incidents' were forgotten when the Ossetins redeemed their reputation by their brilliant war record. In the fighting which resulted in the dislodgement of the Germans from the approaches to the Caucasus, Ossetin partisans operating from behind the enemy lines greatly assisted the Red Army.[14] As a mark of appreciation for their loyalty, the Soviet Government allowed the Ossetins to increase substantially the territory of their national republic. A decree of April 8th, 1944, stipulated